

**Application number: 09/922489      Art Unit: 3694**  
**Applicant: Khai Hee Kwan      Examiner: Susanna M. Diaz**  
Title: Method, apparatus and program for pricing, transferring, buying, selling and exercising of financial options for paying educational course fees

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Virginia 22313-1450

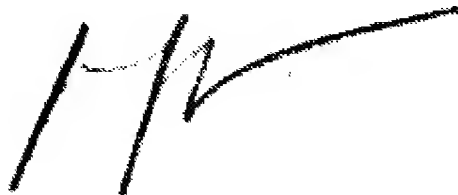
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Sir:

The examiner had issued a restriction/election action letter dated 17 July 2007. The applicant has considered the alleged burdensome effect on the Examiner and hereby  
10 restricts it to Invention I having the following claims 30-33, 35, 36, 51, 54-56, and 58-72. The claims as follows have been amended for unity to Invention I including deleting Claims 73-75 which by no means an admission to its unpatentability in view of Invention I. The amended specification, amended claim AND remarks SUPERSEDES the previous submission 29 April 2007 in its entirety in view of the  
15 above restriction/election and the applicant respectfully ask the examiner to enter them. All claims rejection are traversed and remains pending. Requirements for information under 37 CFR 1.105 as previously requested remains on footing as per 29 April 2007 submission and is NOT repeated in this reply. Reconsideration is respectfully sought by the applicant. Thank you.

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Yours truly,

A handwritten signature in black ink, appearing to be 'KH' followed by a long horizontal stroke.

Khai Kwan

8 Aug 2007